

ABSTRACT

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A system and method for debt presentment and resolution through an Intranet or Internet content provider is disclosed. Said system and method include a plurality of 5 "transaction communities" which are electronic forums allowing interaction between a plurality of debtors and creditors through means of electronic mail (e-mail) or other electronic communication means. The Internet/Intranet based software application allows said debtors to access and input 10 information related to a particular debt with any Internet browser software. Said debtors are provided with the URL (Universal Resource Locator) for said content provider along with a unique identification code from the collection agency(s) through mail correspondence or other communication 15 means. Upon said user entering said URL and entering said identification code, said user may then proceed to choose from a variety of settlement options listed on the HTML (HyperText Markup Language) page. A database system records the transaction(s) and synchronizes with the database of 20 ~~said collection agency(s). The system and method has~~

further applicability in providing demographically  
 appropriate information to the debtor and in allowing other  
 transactions, such as charitable and campaign contributions.

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